RETIREE MEDICAL AND PRESCRIPTION PLANS

The City offers three unique medical plan options to meet your individual needs. All plans include preventive care services and a four-tier prescription drug plan.

Monthly Medical Plan Rates for Retiree Under 65 Without Medicare*					
Tier	Consumer-Driven Health Plan (CDHP)	Limited Network Plan	Open Access Plan		
Retiree Only	\$323.84	\$388.60	\$647.67		
Retiree + Children	\$518.14	\$621.77	\$1,036.32		
Retiree + Spouse	\$842.00	\$1,010.37	\$1,596.54		
Retiree + Family	\$1,036.32	\$1,243.54	\$1,979.38		

^{*} Rates shown include non-tobacco user discount

NON-TOBACCO USER DISCOUNT

If you and/or your dependents do not use tobacco products, you qualify for the monthly non-tobacco user discount of \$35. If you and/or any of your dependents indicated tobacco use, you will not be eligible for the non-tobacco user discount. By enrolling and participating in a smoking/tobacco cessation program, you may become eligible for the monthly non-tobacco user discount of \$35. In order to be eligible for the discount, previously indicated tobacco users on the medical plan must participate in a smoking cessation program. Smoking/tobacco cessation programs must be facilitated or validated by the City of Houston.

Prescription Plan Features Comparison						
Prescription plan features	Consumer-Driven Health Plan					
	In Network	Out-of-Network	Limited Network Plan	Open Access Plan		
Prescription deductible	Yes. Combined medical and pharmacy deductible, except for certain preventive medications which are not subject to deductible.		\$150 individual / \$450 family	No		
Retail Generic	20% Plan pays 80% after the deductible is met Specialty medications are 30-day supply only	60% Plan pays 40% after the deductible is met	\$10 or cost	\$10 or cost		
Retail Preferred			\$45	20% (\$45 min/\$100 max)		
Retail Non- preferred			\$60	40% (\$55 min/\$150 max)		
Retail Specialty			\$100	40% (\$100 min/\$300 max)		
Free mail-order prescriptions through Cigna Home Delivery Pharmacy	Generic and preferred brand diabetes, asthma, blood pressure, osteoporosis, prenatal vitamins, cholesterol, anxiety, depression, and bipolar related drugs and supplies.					